



# VETERAN VOICE.INFO

Feature: Earnings Loss Benefit (ELB) - Good Propaganda But Terrible Optics

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[www.VeteranVoice.info](http://www.VeteranVoice.info)

## VeteranVoice.info

VVi is for you, all veterans, regardless of whether you belong to a veteran organization or not. VVi is a distribution centre, a conduit for making sure that the information you need as a veteran is there for you in a timely fashion. Our aim is to provide a forum for *all* Canadian veterans, serving members and their families to have access to information pertaining to veteran rights.

VVi is an independent site, not associated with any governmental department, agency or veteran organization. VeteranVoice.info is maintained by independent contributions.



VETERAN VOICE.INFO

## Earnings Loss Benefit (ELB) - Good Propaganda But Terrible

### Optics

By Perry Gray, Chief Editor VVi

VVi 22 Sep 2017 dbpe

In June 2017, CBC published information about the increase in the ELB from 75% to 90%.

The statistics are depressing:

- 16 veterans received a monthly increase of more than \$2,000, the highest being \$5,536.37.
- 839 received \$1,000 - \$1,999.
- 2,187 (\$750-\$999).
- 428 (\$500-\$749).
- 753 (\$201-\$499).
- 601 (\$100-200).
- 145 (\$50-\$99).
- 74 (\$25-49).
- 28 (\$3-\$24).
- 165 (\$1.39).

About 800 veterans receiving the earnings loss benefit are not included in the breakdown, because their calculations are so complex they have to be done manually.

If the government needed a clear indication of the superiority of the older Pension Act financial benefits, then this information is blindingly obvious proof.

The main problem with ELB has and always will be that it is based on a Veteran's pre-release salary. This is based on military rank rather than severity of the injuries or illnesses of the Veteran.

All Veteran Affairs Canada (VAC) benefits should be based on the level of disability because those who are severely disabled need greater support in order to have a good quality of life.

Another problem with ELB is that VAC did not really study its impact, which is why 165 Veterans were given a mere \$1.39. If this is 15%, then the recipients had a salary of \$9.27, which makes no sense at ALL.

The current minimum monthly pay for the CF is \$2985.00 so one would expect that the lowest increase would be \$447.75 based on the 2017 Canadian Armed Forces (CAF) pay scale. Obviously this is not the true minimum because many Veterans receive much less depending on when they were released.

Regardless there is a big difference between \$1.39 and \$447.75. It is difficult to understand why calculating ELB is so complicated that 800 Veterans' benefits had to be calculated manually. The ELB is supposedly based on CAF salary, so what additional complexities have been added by VAC?

The CBC used the examples provided by VAC for some typical ELB payments:

"In that example, a private, a sergeant and a colonel are all released from the forces on Oct. 1, 2016. At the time of their release, their respective monthly salaries are \$2,806, \$5,470 and \$12,483.

If all three were awarded the earnings loss benefit, the monthly increases they would see to that benefit under the new policy would be \$172, \$820 and \$1,873 respectively."

The problem is that these examples do not represent 15%. Here are my calculations for the private's ELB:

$$2525.4 (90\%) - 2104.5 (75\%) = 420.85$$

Therefore VAC deducted \$248.85, but offered no explanation why.

Trust the bean counters of VAC to make every calculation a complex equation. Also VAC has a nasty habit of providing the least amount to many of its clients. This was true of the PA disability pension and the New Veterans Charter (NVC) lump sum. If CBC or any other media group obtained additional information, then they would realise the average numbers are well below the 100% used by VAC in its propaganda.

As is apparent from the ELB statistics, most Veterans receive a paltry sum compared to the maximum or 100%.

The average PA benefit is often based on 10-20% level of disability and the average NVC lump sum is about 10%.

The bottom line is that VAC regularly pays the minimum, while promoting the numbers representing 100%. The impression is that VAC is generous, but the reality is that VAC is tight fisted.

Will anyone in VAC ever change this awful practice?

It probably costs VAC (and therefore Canadian taxpayers) more to manage the lowest levels of ELB than the actual amount of ELB paid out. This does not make any sense. The CBC article stated that "Veterans Affairs was prepared to call all those who were receiving a monthly increase of \$200 or less to offer an explanation before they received an official notification letter of the increase. The memo says the department had prepared a "comprehensive communications plan" to respond to any concerns raised by veterans

around the changes."

*Perry Gray is a Regular Force veteran, serving as the Chief Editor of VVi. Perry has been with VVi for 16 years.*

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**MACLEANS.CA** At the Invictus Games, not all veterans are winners  
**Opinion: A veteran on how celebrating the sporting achievements of a few allows Canadians to forget about the plight of thousands of other former servicepeople**

Sean Bruyea  
September 22, 2017

VVi 22 Sep 2017 dbpe



Britain's Prince Harry, Canada's Prime Minister Justin Trudeau and Toronto Mayor John Tory cheer on sledge hockey athletes during the Invictus Games media launch in

Toronto, Ontario, Canada, May 2, 2016. (Mark Blinch/Reuters)

I am a veteran with disabilities, and I have a tough time with the Invictus Games.

The participants' determination and perseverance as they perform their feats of strength and speed are admirable and inspiring for many—just not for me. Mine are far more humble aspirations. Every morning is a psychological melee, as I try to clear my head of the previous night's sweating, jaw-clenching, anxiety-ridden, sleeplessness-inducing assault by nightmares far more lucid than most of my waking minutes. I limp from bed, struggling to dress myself as I suppress the pain from fibromyalgia, a chronic inflammation of muscle and tissues that I've suffered for 25 years.

The next round of the Invictus Games starts in Toronto next week, and will involve 550 participants from 17 nations competing in 12 parasport categories. Their goals are easily laudable: developing a sense of belonging and increased self-esteem, finding an outlet for excess energy, fostering a sense of camaraderie among wounded service members, and experiencing an improved quality of life.

But the daily reality of many of the thousands of Canadian veterans with life-disabling military injuries is far removed from that of the 90 injured soldiers who will represent Canada at the games. Some 5,000 are so disabled as to be unemployable, while 14,000 suffer from chronic post-traumatic stress disorder. These veterans have concerns far more immediate than competing in athletic events.

Most mornings, I muster the concentration to drive my bright-eyed five-year-old son to daycare and my preoccupied wife to the bus station. Then I move on to another day of specialists and therapists trying to diagnose or treat the injuries and infections that are the result of my system operating on overdrive for a quarter of a century. Moving between their offices, I often feel lost, afraid, and alone. I'm not the only one—research shows, a large proportion of injured veterans have a tough time developing a sense of belonging.

It's likely that at no point in the last 70 years have proportionally so few Canadian families had someone who is serving or has served in the military. Whereas most families in the wake of the Second World War understood military service personally, many Canadians today have little grasp of the extreme demands it places on those who serve.

Based on the popularity of events like the Invictus Games, there would seem to be no shortage of compassion and support for individual Canadian soldiers and veterans. True Patriot Love, another charity, has hosted \$500-a-plate breakfasts and obtained corporate sponsorships of up to \$30,000, money raised for military families and veterans' transition back to civilian life. The organization has sent injured personnel and "influential Canadian business leaders," including its executive chairperson who also sits on the board of Invictus Games, on keystone trips to exotic destinations including the North Pole.

There is no doubting the good intentions of those involved in organizing and funding these initiatives, and the big money they raise can help veterans and their families. But their

success may have the effect of creating in the eyes of the public an upper class of veterans deemed worthy of understanding and accolades because they are able to accomplish more than most. Or Canadians may choose to wash their hands of “the veteran problem,” because it appears that some charity is doing the work for them. Meanwhile, the government lauds or funds these foundations, giving Ottawa more excuses as it continues to fail to help veterans.

Surely injured veterans who compete at high levels in sporting arenas or complete arduous, once-in-a-lifetime expeditions are heroes. But where does that leave those who cannot accomplish such feats, who live without such inspiration or hope? The feeling that they must achieve something inspiring or noteworthy to have their conditions and experiences recognized just exacerbates their sense of hopelessness and despair. I wage war with my body and mind on an hourly basis, defending my sanity from a barrage of horrific images of self-destruction and inadequacy. Overcoming those challenges is inglorious and hard to celebrate in a newspaper headline, let alone in a sports stadium.

Putting veterans, especially the injured ones, on pedestals absolves you of having to know us as fellow Canadians. It exonerates you from acknowledging our humanity—heroes are not allowed to be vulnerable or open up. The label can prevent those veterans to whom it is attached from having much-needed communion with themselves and their profoundly painful experiences.

Like most disabled veterans I know, I just want to belong, to feel valued. We need Canadians to spend the time to get to know us, to understand what we lived through and sacrificed on their behalf. We don't want applause, just mutual understanding and compassion. That way, veterans in turn will be able to understand and engage with those who are showing how eager they are to lend us a helping hand.

*Sean Bruyee is a veteran of the first Gulf War. He has been writing and advocating on behalf of disabled veterans and their families for nearly two decades. The federal government's violation of his privacy made national headlines in 2010.*

See more... <http://www.macleans.ca/opinion/at-the-invictus-games-not-all-veterans-are-winners/>



## **You Can Help!**





All veterans are encouraged to pass information, opinions, links to self-help sites onto VVi. VeteranVoice.info is a distribution centre and we are dependant on others to pass information. This is your site. Tell other veterans about your site.

Email: [info@VeteranVoice.info](mailto:info@VeteranVoice.info)

Facebook Messenger: <https://www.facebook.com/VeteranVoice.info>

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 <b>VVi Database</b>	<a href="http://www.veteranvoice.info/db/all_records.asp">http://www.veteranvoice.info/db/all_records.asp</a>
 <b>VVi CSAT Forum</b>	<a href="http://csat.top-talk.net/">http://csat.top-talk.net/</a>
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 <b>Veteran's Aide Memoire</b>	<a href="http://veteranvoice.info/archive/aide_memoire/Vet_Aide_Memoire.pdf">http://veteranvoice.info/archive/aide_memoire/Vet_Aide_Memoire.pdf</a>
 <p>       Marijuana For Trauma Inc.        VÉTÉRANS HELPING VÉTÉRANS  <b>MARIJUANA For Trauma (MFT)</b> </p>	<a href="https://mftgroup.ca/">https://mftgroup.ca/</a>

**National (US) Gulf War  
Resources Center, Inc.**

<http://www.ngwrc.org/>



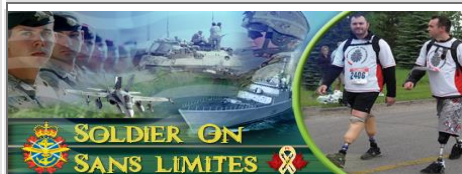
**PPCLI**

**Association  
Volunteer Patricia  
Program (VPP)**

<http://vpp.ppcliassoc.ca>



<http://seanbruyea.com>



<https://www.cfpsa.com/Splashpages/SoldierOn/>



**Veterans Affairs  
Canada**

**Anciens Cor  
Canada**

<http://www.veterans.gc.ca/>

**V.E.T.S  
Veterans Emergency  
Transition Services**

<http://www.vetscanada.org/>



**Veterans  
Ombudsman**

**Ombudsman  
des vétérans**

<http://www.ombudsman-veterans.gc.ca/>



**Veterans of Canada**  
A Community for Canadian Her

<http://veteransofcanada.ca/>



**Wounded Warriors  
Fund**

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